

employers. There are those who would take advantage of a situation were it not for the workmen's comp. law. I know that it is a very real cost of doing business. I can tell you that in some of the businesses I'm in and have been in, those workmen comp. rates are high. As Senator Labeledz has pointed out, it isn't like sitting behind a desk. Many of those rates were extremely high. But I felt good to pay them because I understood the protection that it afforded myself. I knew that it was not just the fact that the employee would have a reasonable kind of income, but that in the event something went wrong that I was protected also. So it is an insurance benefit to me, not just to the employee. I am as aware of the cost of business as any person here. I have stood on this floor many times and defended the position of business. I know that it is good, solid business to try to keep these rates down as low as you can. But there is one other point I want to make and that is this, if there is not enough money there for an employee to live on that employee has only one recourse. We haven't provided yet that you can shoot a man or woman who doesn't have enough to live on. I don't know if that will ever be suggested, but starvation is one other alternative I guess. But you know what they do? They go to the court house. I had an individual call yesterday, no food in the house. This individual was a farmer. He was paralyzed from the waist down. He wasn't covered by workmen's comp. No resources, no resources whatsoever. You know what they do? They go to the court house and all the taxpayers then pick that up. That is the only thing we could do. It's the humane thing to do, the humanitarian thing to do. But the point I want to make is this, those of us who are in business have some sort of a responsibility to provide a sufficient kind of income that the individual will be able to live, not extravagantly, but live at least with the bare necessities. I do not think the amendment, which Senator Goll has proposed, is adequate. I know that it is tough on business,

PRESIDENT: One minute.

SENATOR SCHMIT: ...but it is tough also on the individual. I want to point out that when something happens to you, when you have an adverse business situation, you are injured on the job, you go broke as a farmer or businessman, you do it one at a time. If that individual gets hurt on the job it is that individual against the world. The landlord doesn't